



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/043,247 Confirmation No.: 1844
Filed : January 14, 2002
Applicant : David Garrison, et al.
Title : **Remittance Payment Processing With Account
Scheming and/or Validation**

Art Unit : 3693
Examiner : Apple, Kirsten Sachwitz

Atty Docket No. : 23952-0045
Customer No. : 72386

DISCLOSURE UNDER 37 C.F.R. § 1.56

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The citation of information below and in the enclosed documents is made pursuant to 37 C.F.R. § 1.56.

Pending U.S. Patent Application No. 10/043,247 is related to the following U.S. patent application numbers:

(1) U.S. Patent Application No. 08/994,046 (Filed 12/19/1997)
(Now U.S. Pat. No. 6,327,577)

- Non-Final Office Action mailed 03/21/2000
- Final Office Action mailed 08/31/2000
- Non-Final Office Action mailed 01/29/2001
- Notice of Allowability mailed 07/02/2001

(2) U.S. Patent Application No. 08/994,047 (Filed 12/19/1997)

- Non-Final Office Action mailed 05/20/1999
- Non-Final Office Action mailed 06/18/1999
- Final Office Action mailed 06/09/2000
- Advisory Action mailed 01/25/2001
- Non-Final Office Action mailed 05/04/2001

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- Final Office Action mailed 10/11/2001
- Notice of Allowance mailed 05/07/2002
- Non-Final Office Action mailed 08/16/2002
- Final Office Action mailed 01/28/2003
- Advisory Action mailed 04/09/2003
- Examiner's Answer to Appeal Brief mailed 08/18/2003
- Notice of Allowance mailed 12/15/2006
- Notice of Allowance mailed 05/11/2007

(3) U.S. Patent Application No. 08/994,363 (Filed 12/19/1997)

- Non-Final Office Action mailed 08/31/1999
- Non-Final Office Action mailed 08/29/2000
- Final Office Action mailed 02/27/2001
- Non-Final Office Action mailed 04/17/2003
- Final Office Action mailed 10/06/2003
- Examiner's Answer to Appeal Brief mailed 04/04/2005
- Notice of Abandonment mailed 10/16/2006

(4) U.S. Patent Application No. 09/010,193 (Filed 01/21/1998)

- Non-Final Office Action mailed 09/09/1999
- Final Office Action mailed 02/29/2000
- Advisory Action mailed 05/12/2000
- Advisory Action mailed 06/14/2000
- Non-Final Office Action mailed 11/21/2000
- Final Office Action mailed 05/07/2001
- Advisory Action mailed 08/14/2001
- Advisory Action mailed 11/08/2002
- Non-Final Office Action mailed 09/25/2003
- Final Office Action mailed 03/23/2004
- Notice of Abandonment mailed 09/06/2006

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- Decision Granting Petition to Withdraw Holding of Abandonment
mailed 02/27/2007

(5) U.S. Patent Application No. 10/443,864 (Filed 05/23/2003)
(Continuation of U.S. Patent Application 08/994,363)
- Non-Final Office Action mailed 07/13/20007

(6) U.S. Patent Application No. 10/443,865 (Filed 05/23/2003)
(Continuation of U.S. Patent Application 08/994,363)
- Non-Final Office Action mailed 01/12/2005
- Final Office Action mailed 07/27/2005
- Final Office Action mailed 05/02/2006
- Notice of Abandonment mailed 12/11/2006

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These Office Actions, Advisory Opinions, Reply Briefs, and Notice of Allowances (if any) as well as additional information relating to the prosecution history of these granted and pending patent applications may be accessible through the Patent Application Information Retrieval (PAIR) system located on the United States Patent and Trademark Office's website.

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Respectfully submitted,



William T. Cook
Reg. No. 58,072

Date: **December 7, 2007**
SUTHERLAND ASBILL & BRENNAN, LLP
999 Peachtree Street, NE
Atlanta, GA 30309-3996
(404) 853-8037
(404) 853-8806 (fax)
Attorney Docket No.: 23952-0045